Case 19-19208-MBK Doc 36 Filed 12/02/19 Entered 12/02/19 13:26 Desc Main

Document

Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

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Ditech Financial LLC

In Re:

Anthony Iorio,

Debtor.

Order Filed on December 2, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-19208 MBK

Adv. No.:

Hearing Date: 11/13/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: December 2, 2019

United States Bankruptcy Judge

(Page 2)

Debtor: Anthony Iorio Case No: 19-19208 MBK

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 14 Asbury Avenue, Farmingdale, NJ, 07727, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and George E. Veitengruber, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED**, **ADJUDGED** and **DECREED** that as of November 1, 2019, Debtor has cured the post-petition arrears; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume November 1, 2019, directly to Secured Creditor Ditech Mortgage LLC, P.O. Box 94710, Palatine, IL 60094 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.